Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your f	ull name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).		Vanessa First name	First name
			Joyce Middle name	Middle name
	Bring y	our picture	Washington Last name	Last name
		cation to your meeting e trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2	All oth	nor namos vou		
2.		ner names you used in the last 8	First name	First name
		your married or names.	Middle name	Middle name
			Last name	Last name
			First name	First name
			Middle name	Middle name
			Last name	Last name
3.		he last 4 digits of Social Security	xxx - xx6607	XXX - XX
	numbe Individ	r or federal ual Taxpayer	OR	OR
	Identifi	cation number	9xx - xx	9xx - xx

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Document Washington Vanessa Joyce Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	Business name Business name EIN EIN
5.	Where you live	14123 Meadow Lane Number Street	If Debtor 2 lives at a different address: Number Street
		Unit 5 Blue Island IL 60406 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street P.O. Box City State ZIP Code	County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address. Number Street P.O. Box City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408

Joyce

Document Washington

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Vanessa Case Number (if known) Debtor 1 Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals The chapter of the Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Bankruptcy Code you are choosing to file Chapter 7 under ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ☐ No bankruptcy within the _______When ____04/12/2012 _{Case Number}______12-24807 last 8 years? Yes. District None ___ When ___ ___ Case Number ___ MM / DD / YYYY MM / DD / YYYY No 10. Are any bankruptcy cases pending or being filed by a spouse who is Yes. not filing this case with _____ When _____ Case Number, if known _____ you, or by a business MM / DD / YYYY parter, or by affiliate? Relationship to you _ Case Number, if known _____ When District MM / DD / YYYY 11. Do you rent your ☐ No. Go to line 12 residence? Has your landlord obtained an eviction judgment against you?

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with

No. Go to line 12.

this bankruptcy petition.

Debtor 1 Vanessa Joyce Page 4 of 68

Case Number (if known)

2. Are you a sole proprietor of any full- or part-time business?	■ No. □ Yes.	Go to Part 4. Name and location of b	ousiness				
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Name of business, if any					
		Number Street					
		City				State	Zip Code
		Check the appropriate	box to describ	e your business:			
		☐ Health Care Busi	ness (as defin	ed in 11 U.S.C. §	101(27A))		
		☐ Single Asset Rea	l Estate (as de	efined in 11 U.S.C.	§ 101(51B))		
		☐ Stockbroker (as o	defined in 11 L	J.S.C. § 101(53A))			
		☐ Commodity Broke	er (as defined	in 11 U.S.C. § 101	(6))		
		☐ None of the abov	е				
debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).		am filing under Chapter the Bankruptcy Code. I am filing under Chapter Bankruptcy Code.					
Part 4: Report if You Own or H	ave Any Hazard	ous Property or Any Prop	erty That Need	ls Immediate Atter	tion		
. Do you own or have any	No.						
property that poses or is alleged to pose a threat of imminent and	_	What is the hazard?					
indentifiable hazard to public health or safety?							
Or do you own any							
property that needs immediate attention? For example, do you own perishable goods, or livestock		If immediate attention is	needed, why i	s it needed?			
that must be fed, or a building that needs urgent repairs?							
		Where is the property? _					
			Number	Street			
			City			State	e ZIP Code

Debtor 1

Vanessa Joyce

Washington

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Case Number (if known)

Part 5:

Explain Your Efforts to

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Receive a Briefing About Credit Counseling	
About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

duty in a military combat zone.

Active duty. I am currently on active military

If you believe you are not required to receive a briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

duty in a military combat zone.

Vanessa Joyce Document Washington

Debtor 1

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Case Number (if known)

	riistivairie	Middle Name Last Name					
Pa	t 6: Answer These Questions	for Reporting Purposes					
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17.					
		16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.					
		☐No. Go to line 16c. ☐Yes. Go to line 17.					
		16c. State the type of debts you o	owe that are not consumer debts or business of	debts.			
17.	Are you filing under Chapter 7?	No. I am not filing under Cl	napter 7. Go to line 18.				
	Do you estimate that after any exempt property is		er 7. Do you estimate that after any exempt $\mathfrak p$ se are paid that funds will be available to distri	· ·			
	excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	■No. □Yes.					
18.	How many creditors do	□ 1-49	1,000-5,000	25,001-50,000			
	you estimate that you owe?	■ 50-99 □ 100-199 □ 200-999	☐ 5,001-10,000 ☐ 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000			
19.	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion			
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
Pa	rt 7: Sign Below						
For	you	I have examined this petition, and correct.	I declare under penalty of perjury that the info	ormation provided is true and			
			oter 7, I am aware that I may proceed, if eligibl nderstand the relief available under each chap				
		, ,	did not pay or agree to pay someone who is a d read the notice required by 11 U.S.C. § 342	, ,			
		I request relief in accordance with	the chapter of title 11, United States Code, sp	pecified in this petition.			
		_	ment, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for ud 3571.				
		/s/ Vanessa Joyce Wa Signature of Debtor 1		iture of Debtor 2			
		Executed on05/04/2018	<u>S</u> Execu	uted on			

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Debtor 1	Vanessa	Joyce	Washington	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Tarek Muhammad Khalil	Date	Date: 05/04/2018		
Signature of Attorney for Debtor	Duto	MM / DD / YYY	Y	
Tarek Muhammad Khalil				
Printed name			_	
Geraci Law L.L.C.				
Firm name			_	
55 E. Monroe St., #3400			_	
Number Street				
Number Street				
Number Street			_	
Chicago	IL	60603	_	
	IL State	60603 ZIP Code	_	
Chicago	State	ZIP Code	-	
Chicago	State		- racilaw.com	
Chicago	State	ZIP Code	 racilaw.com	
Chicago	State	ZIP Code	_ - <u>racilaw.c</u> om	

Fill in this in	formation to identi	fy your case:	
Debtor 1	Vanessa	Joyce	Washington
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
		he: <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	·		
(,			

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	e A/B: Property (Official Form 106A/B) line 55, Total real estate, from Schedule A/B	\$ 0
1b. Copy	line 62, Total personal property, from Schedule A/B	\$ 3,100
1c. Copy	line 63, Total of all property on Schedule A/B	\$ 3,100
	Summarize Your Liabilities	
Part 2:	Summarize Tour Liabilities	
		Your liabilities Amount you owe
	D: Creditors Who Have Claims Secured by Property (Official Form 106D) the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
	E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$12,830
	the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$71,775
Part 3:	Summarize Your Liabilities	
	I: Your Income (Official Form 106I) ur combined monthly income from line 12 of Schedule I	\$3,597.58
	b J: Your Expenses (Official Form 106J) ur monthly expenses from line 22c of Schedule J	\$3,560.00

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Document Washington Vanessa Joyce Case Number (if known) _ Debtor 1

Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records						
6. Are you	filing for bankruptcy under Chapter 7, 11 or 13?						
☐ No. Yes	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes						
7. What kin	What kind of debt do you have?						
	r debts are primarily consumer debts. Consumer debts are those "incurred by an individual prim y, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C						
	r debts are not primarily consumer debts. You have nothing to report on this part of the form. Cheform to the court with your other schedules.	neck this box and submit					
	e Statement of Your Current Monthly Income : Copy your total current monthly income from Offi 2A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	cial .	\$ 4,424.70				
9. Copy the	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :						
		Total claim					
From P	art 4 of Schedule E/F, copy the following:						
9a. Dom	estic support obligations (Copy line 6a.)	\$_0.00					
9b. Taxe	es and certain other debts you owe the government. (Copy line 6b.)	\$_0.00					
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00					
9d. Stud	ent loans. (Copy line 6f.)	\$_0.00					
	gations arising out of a separation agreement or divorce that you did not report as laims. (Copy line 6g.)	\$ 0.00					
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00					
9g. Tota	I. Add lines 9a through 9f.	\$ 0.00					

First Name

Middle Name

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Fill in this in	formation to ide	ntify your case and this filing		0 of 68			
Debtor 1	Vanessa	Joyce	Washington				
5	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court f	or the : <u>NORTHERN</u> District	of <u>ILLINOIS</u>				
Case Number			(State)			Check if this is	an
(If known)	4004				á	amended filing	
	<u>orm 106A</u>						
	e A/B: Pr						12/15
				fits in more than one category, list the asset arried people are filing together, both are equ			
=		ect information. If more space se number (if known). Answe		te sheet to this form. On the top of any additi	onal		
		sidence, Building, Land, or Otl		ve an Interest In			
1 6415 11		egal or equitable interest in a					
No.							
Yes. 2. Add the dol	Describe lar value of the p	portion you own for all of you	ur entries fro Part 1, includir	ng any entries for pages			
you have at	ttached for Part	1. Write that number here		>			\$0.00
Part 2:	Describe Your Ve	hicles					
Do you own, le	ease, or have leg	al or equitable interest in an	y vehicles, whether they are	registered or not? Include any vehicles			
=	_	: <u> </u>	=	recutory Contracts and Unexpired Leases.			
	s, trucks, tractor	s, sport utility vehicles, moto	orcycles				
No. Yes.	Describe						
		homes, ATVs and other recrors, personal watercraft, fishing ve	•	·			
No.	,,	g	,,,,				
_		portion you own for all of you	ır entries fro Part 2. includir	ng any entries for pages			
	-	2. Write that number here		>			\$ 0.00
Part 3:	Describe Your Pe	rsonal and Household Items					
	r have any legal	or equitable interest in any o	of the following items?		Cı	urrent value of th	he
•	, ,		ū		-	ortion you own? o not deduct secure	
						exemptions	u ciaims
	d goods and furr Major appliances, f	nishings furniture, linens, china, kitchenwar	e				
No.							
Yes.	Describe	Furniture, linens, small appliance	es, table & chairs, bedroom set		\$1,800		
07. Electronic	s					\$	<u>1,800.0</u> 0
		dios; audio, video, stereo, and digi including cell phones, cameras, n		s, scanners; music			
No.	, electroriic devices	including cell phones, cameras, n	iedia piayers, garries				
Yes.	Describe	Flat screen TV, computer, printe	r, music collection, cell phone		\$500		
08. Collectible	as of value					\$	500.00
Examples:	Antiques and figuri	nes; paintings, prints, or other arts		objects;			
stamp, coir	n, or baseball card o	collections; other collections, mem	orabilia, collectibles				
Yes.	Describe					\$	0.00
						Ψ	<u> </u>

Official Form 106A/B Record # 752700 Schedule A/B: Property Page 1 of 6

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Vashington Page 11 of 8 umber (if known) Doc 1 Desc Main Vanessa Debtor 1 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Yes. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Yes. Describe..... 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. Yes. Describe..... \$100 Everyday clothes, shoes, accessories 100.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... \$250 Everyday jewelry, costume jewelry 250.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe..... 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list

			8, including any entries for pages you have attached 			\$2,700.00
Part 4:	escribe Your Fi	nancial Assets				
Do you own or	have any lega	l or equitable interest in an	y of the following?	port Do n	rent value of tion you own tot deduct secur temptions	?
16. Cash Examples: No. Yes.	Money you have i	n your wallet, in your home, in a	safe deposit box, and on hand when you file your petition		\$	0.00
	Checking, savings		ertificates of deposit; shares in credit unions, brokerage houses, ith the same institution, list each.		,	
Yes.	Describe	Account Type: Savings Account	Institution name: Chase Bank		\$	100.00
		Checking Account	Chase Bank	<u> </u>	\$ \$	300.00 400.00
		publicly traded stocks stment accounts with brokerage	firms, money market accounts		-	
Yes.	Describe	Institution or issuer name:			\$	0.00
19. Non-public	ly traded stock	c and interests in incorpora	ated and unincorporated businesses, including an interest in			
Yes.	Describe	Name of Entity and Percer	nt of Ownership:		•	0.00

50.00

\$50

Yes.

Describe.....

books, CDs, DVDs & Family Photos

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached

Vanessa Case 18-13116 Debtor 1

Doc 1

Desc Main

Middle Name

Filed 05/04/18

Document

Last Name

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20.		=	e bonds and other negotiable and non-negotiable instruments		
	0		e personal checks, cashiers' checks, promissory notes, and money orders. e those you cannot transfer to someone by signing or delivering them.		
	No.	Describe	Issuer name:		
				\$	0.00
21.		or pension acc	counts RISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans		
	Yes.	Describe	Type of account and Institution name:		
			Pension plan With Employer	\$ <u>Ur</u>	known
22.	Security de	posits and prep	payments	\$	0.00
	Your share	of all unused depo	sits you have made so that you may continue service or use from a company		
	No.	Agreements with la	andlords, prepaid rent, public utilities (electric, gas, water), telecommunications		
	Yes.	Describe	Institution name or individual:		
23	Annuities (A contract for a	periodic payment of money to you, either for life or for a number of years)	\$	0.00
25.	No.	A contract for a	periodic payment of money to you, either for the or for a number of years,		
	Yes.	Describe	Issuer name and description:		
24	Intoroete in	an aducation II	RA, in an account in a qualified ABLE program, or under a qualified state tuition program.	\$	0.00
24 .		§ 530(b)(1), 529A(
	No.				
	Yes.	Describe	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	\$	0.00
25.	Trusts, equ	itable or future	interests in property (other than anything listed in line 1), and rights or powers	<u> </u>	
	No.				
	Yes.	Describe		\$	0.00
26.			marks, trade secrets, and other intellectual property		
	No.	nternet domain na	mes, websites, proceeds from royalties and licensing agreements		
	Yes.	Describe			
27	Licences f	renchices and	other general intangibles	\$	0.00
21.			other general intangibles xclusive licenses, cooperative association holdings, liquor licenses, professional licenses		
	No.				
	Yes.	Describe		•	0.00
				¥	
Мо	ney or prop	erty owed to you	u?	Current value of the	
				portion you own? Do not deduct secured of	laims
				or exemptions	
28.	Tax refund	s owed to you			
	No.				
	Yes.	Describe		¢	0.00
29.	Family sup	port		Ψ	<u> </u>
		Past due or lump s	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
	No.	Describe			
		200020		\$	0.00
30.		unts someone o	owes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation,		
	Social Secu		id loans you made to someone else		
	No.	Doggribs			
	Yes.	Describe		\$	0.00

Debtor 1

Doc 1

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Desc Main

31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: Yes Describe..... Term life insurance w/Statefarm 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Yes. Describe..... 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Describe..... Yes. MVA, DOA: 2/13/2018, debtor t-boned by TaShauna Woods, 6756 Magoun Ave., Hammond IN 46324. Accident occurred at 16700 Place, Contry Club Hills. Soft tissue injuries. No lawyer. 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights Describe..... 0.00 35. Any financial assets you did not already list No. Yes. Describe..... 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$400.00 for Part 4. Write that number here Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Yes. Current value of the portion you own? Do not deduct secured claims or exemptions 38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade No. Describe..... Yes. 0.00 41. Inventory No. Yes. Describe..... 0.00 42. Interests in partnerships or joint ventures No Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Describe..... 0.00 Case 18-13116 Doc 1 Filed 05/04/18 Entered 05/04/18 11:38:38 Desc Main Vashington Page 14 of 88 Page 14 of 88

44. Any business-related property you did not already list No.	
Yes. Describe	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here>	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
Yes. Describe	\$ 0.00
47. Farm animals	·
Examples: Livestock, poultry, farm-raised fish No.	
Yes. Describe	\$0.00
48. Crops—either growing or harvested No.	
Yes. Describe	\$0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	
Yes. Describe	\$ 0.00
50. Farm and fishing supplies, chemicals, and feed	<u> </u>
Yes. Describe	\$ 0.00
51. Any farm- and commercial fishing-related property you did not already list	\$ <u> </u>
Yes. Describe	\$ 0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached	
for Part 6. Write that number here>	\$0.00
Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.	
Yes. Describe	
	\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here>	\$0.00

Debtor 1 Vanessa Case 18-13116 Doc 1 Filed 05/04/18 Entered 05/04/18 11:38:38 Desc Main Page 15 of 68 Document Page 15 of 68

List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$ 0.00 56. Part 2: Total vehicles, line 5 \$ 2,700.00 57. Part 3: Total personal and household items, line 15 \$ 400.00 58. Part 4: Total financial assets, line 36 \$ 0.00 59. Part 5: Total business-related property, line 45 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 \$ 0.00 \$3,100.00 \$3,100.00 62. Total personal property. Add lines 56 through 61. 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$3,100.00

Official Form 106A/B Record # 752700 Schedule A/B: Property Page 6 of 6

Fill in this in	formation to identif		
Debtor 1	Vanessa	Joyce	Washington
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	ne : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number	r		_
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
ming federal exemptions. 11 U.S.C.			
g	3(-)(-)		
y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in	the information below.	
on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption	
Furniture, linens, small appliances, table & chairs, bedroom set	\$1,800	\$ 1,800	735 ILCS 5/12-1001(b)
06		100% of fair market value, up to any applicable statutory limit	
Flat screen TV, computer, printer, music collection, cell phone	\$500	\$_500	735 ILCS 5/12-1001(b)
07		100% of fair market value, up to any applicable statutory limit	
Everyday clothes, shoes, accessories	\$ <u>100</u>	\$ <u>100</u>	735 ILCS 5/12-1001(a),(e)
11		100% of fair market value, up to any applicable statutory limit	
Everyday jewelry, costume jewelry	\$_ 250	\$ _ 250	735 ILCS 5/12-1001(b)
12		100% of fair market value, up to any applicable statutory limit	
֡	Furniture, linens, small appliances, table & chairs, bedroom set O6 Flat screen TV, computer, printer, music collection, cell phone O7 Everyday clothes, shoes, accessories 11 Everyday jewelry, costume jewelry	The property and line on hat lists this property Current value of the portion you own Copy the value from Schedule A/B Furniture, linens, small appliances, table & chairs, bedroom set Selection of the portion you own Copy the value from Schedule A/B \$ 1,800 Furniture, linens, small appliances, table & chairs, bedroom set \$ 1,800 Flat screen TV, computer, printer, music collection, cell phone \$ 500 Current value of the portion you own Schedule A/B \$ 1,800 110 Everyday clothes, shoes, accessories \$ 100 Everyday jewelry, costume jewelry \$ 250	Purniture, linens, small appliances, table & chairs, bedroom set Set 1,800 Set 1,800

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Vanessa Debtor 1

Joyce

Document

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Middle Name Additional Page Part 2: Current value of the Amount of the exemption you claim Specific laws that allow exemption Brief description of the property and line on Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(a) Brief books, CDs, DVDs & Family \$ 50 description: Photos Line from 100% of fair market value, up to 14 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) Brief Savings Account, Chase Bank, \$ 100 100 description: 100.00 100% of fair market value, up to Line from Schedule A/B: any applicable statutory limit Brief Checking Account, Chase Bank, 735 ILCS 5/12-1001(b) 300 \$ 300 300.00 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Brief Pension plan, With Employer, 735 ILCS 5/12-1006 Unknown 6,000.00 description: Line from 100% of fair market value, up to 21 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(h)(4) Brief MVA, DOA: 2/13/2018, debtor Unknown 15,000 t-boned by TaShauna Woods, 6756 description: Magoun Ave., Hammond IN 46324. Accident occurred at 16700 Place, Line from 100% of fair market value, up to 33 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? \prod_{No} ☐ Yes.

Fill in this in	Caso 19 (Filod 05/04/19 Er	stored 05/04/1 8 of 68	.8 11:38:38	Desc Main	
Debtor 1	Vanessa	Joyce	Washington				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for th	ne : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>				
Case Number	-		(State)			Check if this	s is an
(If known)			_			amended fi	lina
1. Do any cre No. Ch	es, write your name a	and case number (if known) secured by your property? omit this form to the court with	e, fill it out, number the entries n your other schedules. You have	•	·	ny	
	List All Secured Clain						
. 12.6.11		a Phanka a sana dha a sana a san	and delegation that the constitution are	t-l	Column A	Column A	Column C
for each c	laim. If more than or	ne creditor has a particular cla	cured claim, list the creditor sepa aim, list the other creditors in Pa according to the creditors name.	•	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any

		Caco 19 1	12116 Doc	1 Filed 05/04/19 I	Entere d 05/9	04/18 11	.:38:38	Desc Main	
F	ill in this i	information to identify	y your case:		9 of 68				
Г	Debtor 1	Vanessa	Joyce	Washington					
_	Jebioi i	First Name	Middle Name	Last Name					
	Debtor 2								
(\$	Spouse, if filing)) First Name	Middle Name	Last Name					
ι	Jnited State	es Bankruptcy Court for th	ne : <u>NORTHERN</u> D	District of <u>ILLINOIS</u>					
C	Case Numb	er		(State)				Check if	this is an
	(If known)	U						amende	d filing
Off	ficial F	orm 106E/F							
			-	a Unacquired Claims					12/1
				e Unsecured Claims or creditors with PRIORITY claims a	nd Part 2 for cradi	tors with NON	IDDIODITY claim	ne .	
				pired leases that could result in a c				15.	
				G: Executory Contracts and Unexp				any	
				n Schedule D: Creditors Who Have entries in the boxes on the left. Atta					
		ditional pages, write y				Ū	. •		
P	art 1:	List All of Your PRIOF	RITY Unsecured Clain	ns					
1.	Do any cr	reditors have priority	unsecured claims a	gainst you?					
	No. G	Go to Part 2.							
i	Yes.								
2.	List all of	your priority unsecu	red claims. If a credi	itor has more than one priority unsect	ured claim, list the o	creditor separa	ately for each clai	m. For	
				a claim has both priority and nonpriori		· ·	-		
		-	· ·	aims in alphabetical order according		-		<u>-</u>	
			ŭ	Part 1. If more than one creditor holds structions for this form in the instructi	•	list the other o	reditors in Part 3		
	(FUI all ex	xpiariation of each type	e of claim, see the in	structions for this form in the instructi	on bookiet.)		Total claim	Priority	Nonpriority
	_							amount	amount
2.1		s Department of Rever	nue	Last 4 digits of account number		;	1,710.00	\$ <u>1,710.00</u>	\$ <u>0.00</u>
		's Name Ox 64338		When was the debt incurred?	2017				
	Number	r Street							
				As of the date you file, the claim is:	Check all that apply.				
				Contingent					
	Chica	go	IL 60664-0338	Unliquidated					
	City Who owe	es the debt? Check one.	State Zip Code	Disputed					
		or 1 only		_					
	Debto	or 2 only		Type of PRIORITY unsecured claim	:				
	Debto	or 1 and Debtor 2 only		Domestic support obligations					
	At lea	st one of the debtors and	another	Taxes and certain other debts you o	we the government				
		k if this claim relates to	оа	_					
		munity debt		Claims for death or personal injury v	while you were				
		aim subject to offest?		intoxicated					
	No Yes			Other. Specify					

Record # 752700

Doc 1 Filed 05/04/18 Entered 05/04/18 11:38:38 Desc Main Case 18-13116 Page 20 of 68 Document Joyce Vanessa Debtor 1 Your PRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. Total claim **Priority** Nonpriority amount amount \$ 3,550.00 \$ 3,550.00 \$ 0.00 IRS Priority Debt 2.2 Last 4 digits of account number _ Creditor's Name 2016 When was the debt incurred? PO Box 7346 As of the date you file, the claim is: Check all that apply. Contingent Philadelphia PA 19101 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Domestic support obligations Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the government At least one of the debtors and another Check if this claim relates to a community debt Claims for death or personal injury while you were Is the claim subject to offest? intoxicated No Other. Specify Yes IRS Priority Debt \$ 7,570.00 \$ 7,570.00 \$ 0.00 2.3 Last 4 digits of account number Creditor's Name When was the debt incurred? PO Box 7346 Number Street As of the date you file, the claim is: Check all that apply. Contingent 19101 Philadelphia PΑ Unliquidated Zip Code State Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Domestic support obligations Taxes and certain other debts you owe the government At least one of the debtors and another Check if this claim relates to a community debt Claims for death or personal injury while you were Is the claim subject to offest? intoxicated No Other. Specify _

Part 24 List All of Your NONPRIORITY Unsecured Claims

3.	Do any creditors	have nonpriority	unsecured c	laims against you
----	------------------	------------------	-------------	-------------------

No. You have nothing to report in this part. Submit this form to the court with your other schedules.

Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

Debtor	₁ Vanessa Joyce	Dacument	Page 21 of 68 Case Number (if known)	
	First Name Middle Name	Last Name		
4.1	Acceptance NOW	Last 4 digits of account numbe	r0006	\$ <u>6,190.00</u>
	Creditor's Name 5501 Headquarters Dr	When was the debt incurred?	2017-2017	
	Number Street	- When was the dept incurred:		
	Number Street			
		As of the date you file, the clair	n is: Check all that apply.	
	Plano TX 75024	Contingent		
	City State Zip Code	Unliquidated		
,	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecu	red claim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a sep	paration agreement or divorce	
	Check if this claim relates to a	that you did not report as priori		
	community debt		ing plans, and other similar debts	
	s the claim subject to offest?	_		
	No	Other. Specify Housing/Re	ental/Lease	
	Yes	_		
4.2	Alliance Collection AG	Last 4 digits of account numbe	r <u>6623</u>	<u>\$271.00</u>
	Creditor's Name		2015-2016	
	3916 S Business Park Ave	When was the debt incurred?	2013-2010	
	Number Street			
		As of the date you file, the clair	n is: Check all that apply.	
		Contingent		
	Marshfield WI 54449	Unliquidated		
,	City State Zip Code Who owes the debt? Check one.	e Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecu	rod claim:	
	Debtor 1 and Debtor 2 only	Student loans.	eu ciaiii.	
	At least one of the debtors and another	Obligations arising out of a sep	paration agreement or divorce	
		that you did not report as priori		
	Check if this claim relates to a community debt		ing plans, and other similar debts	
	s the claim subject to offest?	Bosto to pondion on proint situati	ng plane, and early entitle	
	No	Other. Specify Medical De	bt	
	Yes			
4.3	Alliance Collection AG	Last 4 digits of account numbe	r7305	\$ 299.00
	Creditor's Name	-		
	3916 S Business Park Ave	When was the debt incurred?	2015-2016	
	Number Street			
		As of the date you file, the clair	n is: Check all that apply.	
		Contingent		
	Marshfield WI 54449	_ Unliquidated		
Ι,	City State Zip Code			
	Who owes the debt? Check one.			
	Debtor 1 only	- (1011-101-17)		
	Debtor 2 only	Type of NONPRIORITY unsecu	rea ciaim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a sep	-	
	Check if this claim relates to a	that you did not report as priori		
	community debt s the claim subject to offest?	Debts to pension or profit-shari	ing plans, and other similar debts	
	No	Other. Specify Medical De	ht	
	Yes	Other, Specify		
1				

		Case 18-13116	Doc 1	Filed 05/04/18	Entered 05/04/18 11:38:3	8 Desc Main		
Debtor 1	Vanessa	Joyce		Document	Page 22 of 68 Case Number (if known)			
	First Name	Middle Name		Last Name				
Part 2:	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page							
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.								

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim				
4.4	Alliance Collection AG Creditor's Name	Last 4 digits of account number 2036	\$ <u>304.00</u>				
	3916 S Business Park Ave	When was the debt incurred? 2015-2016					
	Number Street						
	- Curation						
		As of the date you file, the claim is: Check all that apply.					
	Marshfield WI 54449	Contingent					
	City State Zip Code	Unliquidated					
v	Vho owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
[Debtor 1 and Debtor 2 only	Student loans.					
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
l i	Check if this claim relates to a	that you did not report as priority claims					
'	community debt	Debts to pension or profit-sharing plans, and other similar debts					
<u> </u>	s the claim subject to offest?						
	No	Other. Specify Medical Debt					
[Yes	· /					
4.5	Alliance Collection AG	Last 4 digits of account number4877	\$ 325.00				
	Creditor's Name	0047.0047					
	3916 S Business Park Ave	When was the debt incurred? 2017-2017					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
		Contingent					
	Marshfield WI 54449	Unliquidated					
	City State Zip Code	Disputed					
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Vho owes the debt? Check one.	bisputed					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans.					
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
	Check if this claim relates to a	that you did not report as priority claims					
	community debt	Debts to pension or profit-sharing plans, and other similar debts					
!	s the claim subject to offest?						
	No	Other. Specify Medical Debt					
<u> </u>	Yes	0.150					
4.6	Alliance Collection AG	Last 4 digits of account number6159	\$ <u>357.00</u>				
	Creditor's Name	When was the debt incurred? 2015-2015					
	3916 S Business Park Ave	When was the debt incurred?					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
	M 1511	Contingent					
	Marshfield WI 54449	Unliquidated					
V	City State Zip Code Who owes the debt? Check one.	Disputed					
i	Debtor 1 only	_					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
}	Debtor 1 and Debtor 2 only	Student loans.					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
	=						
	Check if this claim relates to a	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts					
1	community debt s the claim subject to offest?	Debis to pension or prone-snaming plans, and other similar debts					
ĺ	No	Other, Specify Medical Debt					
	Yes	Other. Specify Medical Debt					
	<u></u>						

		Case 18-13116	Doc 1	Filed 05/04/18	Entered 05/04/18 11:38:38	Desc Main
Debtor 1	Vanessa	Joyce		Document	Page 23 of 68 Case Number (if known)	
	First Name	Middle Name		Last Name		
Part 2:	Your	NONPRIORITY Unsecured Cla	nims - Continua	tion Page		

After listing any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.7 Alliance Collection AG	Last 4 digits of account number6658	\$ <u>2,940.00</u>
Creditor's Name 3916 S Business Park Ave	When was the debt incurred? 2016-2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Marshfield WI 54449	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Medical Debt	
Yes	Other. Specify Medical Debt	
American Infocutros	Last 4 digits of account number	\$ 1,527.51
4.8 Afficial miosource Creditor's Name	Last 4 digits of account number	<u> </u>
PO Box 269093	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Oklahoma City OK 73126	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a community debt	that you did not report as priority claims	
Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other. Specify	
Yes	Outer. Opening	
4.9 Americollect INC	Last 4 digits of account number 9635	\$ _65.00
Creditor's Name		
Po Box 1566	When was the debt incurred? 2017-2017	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Manitowoc WI 54221	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	<u> </u>	
No	Other. Specify Medical Debt	
Yes		

Debtor 1 Vanessa Joyce Document Page 24 of 68 Case Number (if known)

After I	isting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and	so forth.	Total Claim
4.10	Americollect INC	Last 4 digits of account number	9764	\$ 258.00
	Creditor's Name			
	Po Box 1566	When was the debt incurred?	2017-2017	
	Number Street			
		As of the date you file, the claim is: C	heck all that apply	
		Contingent	nook all dist apply.	
	Manitowoc WI 54221	Unliquidated		
	City State Zip Code			
· '	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cla	im:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation	agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claim	s	
	community debt	Debts to pension or profit-sharing plan	s, and other similar debts	
	ls the claim subject to offest?	_		
	No	Other. Specify Medical Debt		
	Yes			
4.11	Americollect INC	Last 4 digits of account number	5863	\$ 325.00
	Creditor's Name			
	Po Box 1566	When was the debt incurred?	2016-2017	
	Number Street			
		As of the date you file, the claim is: C	hack all that apply	
			neck all that apply.	
	Manitowoc WI 54221	Contingent		
	City State Zip Code	Unliquidated		
۱ ۱	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cla	im:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation	agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claim	S	
	community debt	Debts to pension or profit-sharing plan	s, and other similar debts	
	ls the claim subject to offest?	_		
	No	Other. Specify Medical Debt		
	Yes			
4.12	_AT&T	Last 4 digits of account number	7430	\$ <u>400.00</u>
	Creditor's Name			
	208 S Akard St	When was the debt incurred?	2011	
	Number Street			
		As of the date you file, the claim is: C	heck all that apply	
		Contingent	nook all dist apply.	
	Dallas TX 75202	= *		
	City State Zip Code	Unliquidated		
· '	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cla	im:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation	agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claim	s	
	community debt	Debts to pension or profit-sharing plan	s, and other similar debts	
	ls the claim subject to offest?			
	No	Other. SpecifyUtility Bills/Cellula	r Service	
	Yes	_		

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Pε	Your NONPRIORITY Unsecured Claims - C	Continuation Page	
After	listing any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.13	Big Picture Loans	Last 4 digits of account number	\$ <u>2,000.00</u>
	Creditor's Name	2047	
	P.O. BOX 704	When was the debt incurred? 2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Watersmeet MI 49969	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	bests to pension of professioning plans, and only similar design	
	No	Other. Specify	
	Yes	Other. Openity	
4.14	Bristol West Insurance Company	Last 4 digits of account number	\$_0.00
	Creditor's Name		
	PO Box 108815	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Oklahoma City OK 73101	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	Town of MONDPIODITY and a delivery	
	Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans.	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
	No	Other. Specify Notice	
	Yes	Other. Opening	
4.15	Capitalone	Last 4 digits of account number NULL	\$ 810.00
	Creditor's Name		
	15000 Capital One Dr	When was the debt incurred? 2016-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Richmond VA 23238	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Ves		

	(Case 18-13116	Doc 1	Filed 05/04/18		B Desc Main
Debtor 1	Vanessa	Joyce		Dasyment	Page 26 of 68 Case Number (if known)	
	First Name	Middle Name		Last Name		
Part 2:	Your N	ONPRIORITY Unsecured Cla	aims - Continua	ntion Page		

After listing any entries on this page, number them b	eginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.16 Chase AUTO	Last 4 digits of account number _	0617	\$ <u>21,841.00</u>
Creditor's Name		2015-11-28	
Po Box 901003	When was the debt incurred?	2010-11-20	
Number Street			
	As of the date you file, the claim is:	: Check all that apply.	
	Contingent		
Ft Worth TX 76101	Unliquidated		
City State Zip Code Who owes the debt? Check one.	Disputed		
Debtor 1 only	_		
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans.	ciaiii.	
At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
	that you did not report as priority cla		
Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
Is the claim subject to offest?	Debte to periode or profit charing p	nano, ana othor ominar dobto	
No	Other. Specify		
Yes	Caron opeony		
L17 Comenitybk/Boston	Last 4 digits of account number	NULL	\$ 388.00
Creditor's Name	_		
3100 Easton Square PI	When was the debt incurred?	2016-2017	
Number Street			
	As of the date you file, the claim is:	: Check all that apply.	
	Contingent	,	
Columbus OH 43219	Unliquidated		
City State Zip Code	Disputed		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans.		
At least one of the debtors and another	Obligations arising out of a separat		
Check if this claim relates to a	that you did not report as priority cla		
community debt Is the claim subject to offest?	Debts to pension or profit-sharing p	olans, and other similar debts	
No	Other. Specify Credit Card or	Cradit Usa	
Yes	Other. Specify Credit Card of	Oreun Ose	
Equifox	Last 4 digits of account number		\$ 0.00
Creditor's Name			*
PO Box 740241	When was the debt incurred?	9/26/2017 12:00:00 AM	
Number Street			
	As of the date you file, the claim is	· Check all that anniv	
	Contingent	. Officer all that apply.	
Atlanta GA 30374	= '		
City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans.		
At least one of the debtors and another	Obligations arising out of a separat		
Check if this claim relates to a	that you did not report as priority cla		
community debt	Debts to pension or profit-sharing p	olans, and other similar debts	
Is the claim subject to offest?			
■ No	Other. Specify Credit Report		
Yes			

Schedule E/F: Creditors Who Have Unsecured Claims

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After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.19		Last 4 digits of account number	\$ <u>1,500.00</u>
	Creditor's Name 15405 SE 37th St Suite 200	When was the debt incurred? 2017	
	Number Street		
	Number		
		As of the date you file, the claim is: Check all that apply.	
	Bellevue WA 98006	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
	Yes	Cition. Opening	
4.20	Experian	Last 4 digits of account number	\$ 0.00
1.2	Creditor's Name		
	PO Box 2002	When was the debt incurred? 9/26/2017 12:00:00 AM	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Allen TX 75013	Unliquidated	
	City State Zip Code		
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Report	
	∐Yes		
4.21	EZ Money	Last 4 digits of account number	\$ <u>2,900.00</u>
	Creditor's Name	When was the debt incurred? 2011	
	3910 75th St #102	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Kenosha WI 53142	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Tune of NONDRIORITY uncestred elemen	
		Type of NONPRIORITY unsecured claim: Student loans.	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Ottor Court. PayDay Loan	
	Yes	Other. Specify PayDay Loan	

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Pa	Your NONPRIORITY Unsecured Claims - 0	Continuation Page		
After	listing any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.		Total Claim
4.22	Golden Valley	Last 4 digits of account number		\$ <u>2,000.00</u>
	Creditor's Name	2017		
	635 E Hwy 20, E	When was the debt incurred? 2017		
	Number Street			
		As of the date you file, the claim is: Check all that a	apply.	
		Contingent		
	Upper Lake CA 95485	Unliquidated		
	City State Zip Code	Disputed		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation agreement of	r divorce	
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, and other s	similar debts	
	Is the claim subject to offest?			
	No	Other. Specify		
	Yes	_		
4.23	Great American Finance	Last 4 digits of account number NULL		\$ <u>1,788.00</u>
	Creditor's Name	0047 0047	_	
	20 N Wacker Dr Ste 2275	When was the debt incurred? 2017-2017	<u>, </u>	
	Number Street			
		As of the date you file, the claim is: Check all that a	apply.	
		Contingent		
	Chicago IL 60606	Unliquidated		
	City State Zip Code			
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation agreement of	r divorce	
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, and other s	similar debts	
	Is the claim subject to offest?	_		
	No	Other. Specify		
	Yes	_		
4.24	HSBC	Last 4 digits of account number 5381		\$ <u>900.00</u>
	Creditor's Name	0044		
	PO Box 5253	When was the debt incurred? 2011	<u></u>	
	Number Street			
		As of the date you file, the claim is: Check all that a	apply.	
		Contingent		
	Carol Stream IL 60197	Unliquidated		
	City State Zip Code			
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation agreement or	r divorce	
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, and other s	similar debts	
	Is the claim subject to offest?	<u> </u>		
	No	Other. Specify Credit Card or Credit Use		
	Yes			

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After	listing any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.25	Jefferson Capital Systems LLC	Last 4 digits of account number	\$ 1,806.83
	Creditor's Name		
	PO Box 7999	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Saint Cloud MN 56302	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Extended to Debtor(s)	
	Yes	Salah Spoolly	
4.26	Lion Loans	Last 4 digits of account number	\$ <u>2,000.00</u>
	Creditor's Name		
	P.O. BOX 1547	When was the debt incurred? 2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Sandy UT 84091	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	T. (NONDIGOUS)	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts	
	No	Other. Specify	
	Yes	Silion Specify	
4.27	Maxlend Loans	Last 4 digits of account number	\$ 2,000.00
1.27	Creditor's Name	• ———	
	P.O. BOX 639	When was the debt incurred? 2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Parshall ND 58770	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other Consider	
	Yes	Other. Specify	

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After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and	d so forth.	Total Claim
4.28	Medical Payment DATA	Last 4 digits of account number	5108	\$ 69.00
	Creditor's Name		0047 0047	
	PO Box 94498	When was the debt incurred?	2017-2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Las Vegas NV 89193	Unliquidated		
	City State Zip Code	Disputed		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	aim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation	n agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clai	ms	
	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
	Is the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes	_		
4.29	Medical Payment DATA	Last 4 digits of account number	5109	\$ 150.00
	Creditor's Name			
	PO Box 94498	When was the debt incurred?	2017-2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
		Contingent	onook all that apply.	
	Las Vegas NV 89193	= '		
	City State Zip Code	Unliquidated		
'	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cl	aim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation	n agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clai	ms	
	community debt	Debts to pension or profit-sharing plans, and other similar debts		
	ls the claim subject to offest?	_		
	No	Other. Specify Medical Debt		
	Yes	_		
4.30	Professional Placement	Last 4 digits of account number	0821	<u>\$ 255.00</u>
1100	Creditor's Name			
	272 N 12Th St	When was the debt incurred?	2015-2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
		Contingent	Check all that apply.	
	Milwaukee WI 53233	= 1		
	City State Zip Code	Unliquidated		
'	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured c	aim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clai	ms	
	community debt	Debts to pension or profit-sharing pla		
	Is the claim subject to offest?			
	No	Other. Specify Medical Debt		
	T _{Ves}			

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After listing any entries on this page, number then	n beginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.31 Professional Placement	Last 4 digits of account number _	6597	\$ <u>300.00</u>
Creditor's Name	When we the debt in sum do	2015-2017	
272 N 12Th St	When was the debt incurred?		
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
Miles de la Miles (1900)	Contingent		
Milwaukee WI 53233	Unliquidated		
City State Zip Code Who owes the debt? Check one.	Disputed		
Debtor 1 only	_		
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans.	ou	
At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
Check if this claim relates to a	that you did not report as priority cla		
community debt	Debts to pension or profit-sharing p		
Is the claim subject to offest?			
No	Other. Specify Medical Debt		
Yes			
4.32 Professional Placement	Last 4 digits of account number _	3801	\$ _305.00
Creditor's Name			
272 N 12Th St	When was the debt incurred?	2016-2017	
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
	Contingent		
Milwaukee WI 53233	Unliquidated		
City State Zip Code Who owes the debt? Check one.	Disputed		
_	ш .		
Debtor 1 only	T (NONDDIODITY	alata.	
Debtor 2 only	Type of NONPRIORITY unsecured	ciaim:	
Debtor 1 and Debtor 2 only	Student loans.		
At least one of the debtors and another	Obligations arising out of a separat		
Check if this claim relates to a community debt	that you did not report as priority cla		
Is the claim subject to offest?	Debts to pension or profit-sharing p	naris, and other similar debts	
No	Other. Specify Medical Debt		
Yes	Other: SpecifyWodicar 2001		
4.33 Professional Placement	Last 4 digits of account number _	8132	\$ 325.00
Creditor's Name		 _	·
272 N 12Th St	When was the debt incurred?	2017-2017	
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
	Contingent		
Milwaukee WI 53233	Unliquidated		
City State Zip Code	Disputed		
Who owes the debt? Check one.	III Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans.		
At least one of the debtors and another	Obligations arising out of a separat	-	
Check if this claim relates to a	that you did not report as priority cla		
community debt	Debts to pension or profit-sharing p	olans, and other similar debts	
Is the claim subject to offest?	Medical Date		
Yes	Other. Specify Medical Debt		

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ftor !	eting any ontrine on this page number them be	orinning with 4.4 followed by 4.5, and so forth	Total Claim
AILEF II	sting any entries on this page, number them be	zymniny with 4.4, lohowed by 4.5, and so forth.	i Otal Glailli
4.34	Professional Placement	Last 4 digits of account number4321	\$ <u>405.00</u>
1.01	Creditor's Name		
	272 N 12Th St	When was the debt incurred? 2016-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Milwaukee WI 53233		
	City State Zip Code	Unliquidated	
\	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans.	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ſ	Check if this claim relates to a	that you did not report as priority claims	
•	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
ļ	No	Other. Specify Medical Debt	
	Yes		
4.35	Professional Placement	Last 4 digits of account number 8592	<u>\$ 501.00</u>
	Creditor's Name	When was the debt incurred? 2015-2017	
	272 N 12Th St	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Milwaukee WI 53233	Unliquidated	
,	City State Zip Code Who owes the debt? Check one.	Disputed	
ì	Debtor 1 only		
ŀ	=	T. CHANDIANTY	
l T	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ļ	Debtor 1 and Debtor 2 only	Student loans.	
ļ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l	Check if this claim relates to a	that you did not report as priority claims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
i	No	Other Specify Medical Debt	
i	Yes	Other. Specify Medical Debt	
4.00	Professional Placement	Last 4 digits of account number 0793	\$ 840.00
4.36	Creditor's Name	Last 4 digits of account number 0793	\$ <u>-0.10.00</u>
	272 N 12Th St	When was the debt incurred? 2016-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Milwaukee WI 53233	Contingent	
	City State Zip Code	Unliquidated	
١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans.	
į	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
i	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
į	s the claim subject to offest?	-	
	No	Other. Specify Medical Debt	
	Yes		

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After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and	I so forth.	Total Claim
4.37	Professional Placement	Last 4 digits of account number	9031	\$ 864.00
	Creditor's Name			
	272 N 12Th St	When was the debt incurred?	2015-2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
		Contingent	oncox all that apply.	
	Milwaukee WI 53233	= '		
	City State Zip Code	Unliquidated		
'	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cl	aim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separatio	n agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clair		
'	community debt	Debts to pension or profit-sharing pla		
	Is the claim subject to offest?	Debits to perioden of profit sharing pla	no, and other diffinal debte	
	No	Other. Specify Medical Debt		
	Yes	Other: Specify		
4.00	Professional Placement	Last 4 digits of account number	1980	\$ 1,630.00
4.38	Creditor's Name	Last 4 digits of account number		Ψ,,σσσ.σσ
	272 N 12Th St	When was the debt incurred?	2015-2017	
	Number Street	Tillon was the dost mounted.		
	Number Sueet			
		As of the date you file, the claim is:	Check all that apply.	
	Milesanders Miles 50000	Contingent		
	Milwaukee WI 53233	Unliquidated		
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
	=	- (110117107171		
	Debtor 2 only	Type of NONPRIORITY unsecured cl	aim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separatio		
	Check if this claim relates to a	that you did not report as priority clair	ns	
	community debt	Debts to pension or profit-sharing plans, and other similar debts		
	ls the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes			
4.39	Progressive Leasing, LLC	Last 4 digits of account number		\$ <u>3,000.00</u>
	Creditor's Name			
	256 West Data Drive	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Draper UT 84020	= '		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cl	aim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separatio	n agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clair		
	community debt	Debts to pension or profit-sharing pla		
	Is the claim subject to offest?	2-22.6 to polition of profit officing pla	,	
	No	Other Specify		
	Ves	Other. Specify		

Page 34 of 68 Case Number (if known) Document Vanessa Joyce Debtor 1

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.							
4.40	Speedy Loan	Last 4 digits of account number	\$ 1,800.00				
	Creditor's Name						
	PO Box 26275	When was the debt incurred? 2010					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
		Contingent					
	Wauwatosa WI 53226						
	City State Zip Code	Unliquidated					
	Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans.					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	Check if this claim relates to a						
	community debt	Debts to pension or profit-sharing plans, and other similar debts					
	Is the claim subject to offest?						
	No	Other. Specify PayDay Loan					
	Yes	Other. Specify					
4 41	Sprint	Last 4 digits of account number4583	\$ 1,300.00				
4.41	Creditor's Name	Last 4 digits of account number	<u> </u>				
	PO Box 7949	When was the debt incurred? 2008					
	Number Street						
	Hamber Greek						
		As of the date you file, the claim is: Check all that apply.					
	Overland Park KS 66207	Contingent					
		Unliquidated					
	City State Zip Code Who owes the debt? Check one.	Disputed					
	Debtor 1 only	_					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	=						
	Debtor 1 and Debtor 2 only	Student loans.					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
	Check if this claim relates to a	that you did not report as priority claims					
	community debt	Debts to pension or profit-sharing plans, and other similar debts					
	Is the claim subject to offest?						
	■ No □.,	Other. SpecifyUtility Bills/Cellular Service					
	∐Yes	0000	. 05.00				
4.42	State Collection Servi	Last 4 digits of account number 0969	\$ <u>65.00</u>				
	Creditor's Name	When was the debt incurred? 2017-2017					
	2509 S Stoughton Rd	When was the debt incurred?					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
		Contingent					
	Madison WI 53716	Unliquidated					
	City State Zip Code	Disputed					
	Who owes the debt? Check one.						
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans.					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
	Check if this claim relates to a	that you did not report as priority claims					
	community debt	Debts to pension or profit-sharing plans, and other similar debts					
	ls the claim subject to offest?						
	No	Other. Specify Medical Debt					
	Nos.	- 1 · · · · · · · · · · · · · · · · · ·					

Page 35 of 68 Case Number (if known) Document Vanessa Joyce Debtor 1

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.						
4.43	-	Last 4 digits of account number	\$ <u>0.00</u>			
	Creditor's Name PO Box 1000	When was the debt incurred? 9/26/2017 12:00:00 AM				
		when was the dept incurred?				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	DA 40000	Contingent				
	Chester PA 19022	Unliquidated				
	City State Zip Code Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans.				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	=	that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts				
	No	Other. Specify Credit Report				
	Yes	Other. Specify				
4.44	USA Payday Loans	Last 4 digits of account number	\$ 2,900.00			
4.44	Creditor's Name	Lust 4 digits of account number				
	536 Monument Square	When was the debt incurred? 2012				
	Number Street					
		As of the data was file the place to Olympia to the				
		As of the date you file, the claim is: Check all that apply.				
	Racine WI 53403	Contingent				
	City State Zip Code	Unliquidated				
	Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans.				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
	community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offest?					
	No	Other. Specify PayDay Loan				
	Yes					
4.45	Verizon Wireless	Last 4 digits of account number 9981	\$ <u>1,286.00</u>			
	Creditor's Name	2017 2017				
	16 Mcleland Rd	When was the debt incurred? 2017-2017				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Saint Cloud MN 56303	Unliquidated				
	City State Zip Code Who owes the debt? Check one.	Disputed				
	_					
	Debtor 1 only	Toward NONDRIODITY				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans.				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts				
	No	Linknown Crodit Extension				
	Yes	Other. Specify Unknown Credit Extension				

		Case 18-131	16 Do	oc 1	Filed 05/04/18	E	ntered 05/04/18 11:38:38	Desc Main			
Debtor 1	Vanessa	ı Jo	усе		Document	Pa	ge 36 of 68 Case Number (if known)		_		
	First Name	Mic	ddle Name		Last Name						
Par	Your	NONPRIORITY Unsecu	red Claims -	Continua	ation Page						
After li	sting any en	tries on this page, nu	mber them	beginnir	ng with 4.4, followed by 4.	.5, and	so forth.		Total Claim		
4.46	W.S. Badcock Corporation Inc			Last 4 digits of account number8329				<u>\$ 700.00</u>			
	Creditor's Nam 134 S Tam			When was the debt incurred? 2009							
	Number	Street		••••							
				٨٠	of the date you file, the clair	Shock all that apply					
					Contingent	iii i s . C	леск ан шасарну.				
	Tampa	FL	33602	=	Unliquidated						
v	City	State debt? Check one.	Zip Code	=	Disputed						
ľ	Debtor 1 on				•						
ř	Debtor 2 on	•		Tvr	oe of NONPRIORITY unsecu	ıred cla	im.				
Ī	=	nd Debtor 2 only			Student loans.	ii ou oiu					
Ī	=	e of the debtors and anoth	er		Obligations arising out of a sep	paration	agreement or divorce				
Ī	Check if th	nis claim relates to a			that you did not report as priority claims						
community debt Debts to pension or profit-sharing plans, and other similar debts							ns, and other similar debts				
ls	No	ubject to offest?		_							
ľ	Yes				Other. Specify						
4.47	WE Energi	es		Las	st 4 digits of account number	er			\$ 1,084.16		
4.47	Creditor's Nam			Luo	or a digito of account number	··			T		
	333 W. Eve	erett Street		Who							
	Number Street										
	Room A130 As of the date you file, the claim is: Check all that apply.										
	Milwaylaa	10/1	F2202		Contingent						
	Milwaukee	WI State	53203 Zip Code		Unliquidated						
v		e debt? Check one.	Zip Code		Disputed						
	Debtor 1 on	ıly									
_	Debtor 2 on	ıly		Тур	oe of NONPRIORITY unsecu	ıred cla	im:				
Ļ	=	d Debtor 2 only			Student loans.						
Ĺ	At least one of the debtors and another Obligations arising out of a separation agreement or divorce										
L	_	nis claim relates to a									
Is	community debt										
	No Other. Specify Utility Bills/Cellular Service										
	Yes				, ,						
4.48		Electric Power		Las	st 4 digits of account numbe	er	8110		\$ 800.00		
	Creditor's Nam			\A/L	on was the debt incurred		2012				
	231 W. Mic Number	Street		vvn	en was the debt incurred?						
	MOUNT	Succi		_							
	As of the date you file, the claim is: Check all that apply.										

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Unliquidated
Disputed

Student loans.

Milwaukee

Debtor 1 only
Debtor 2 only

No

Yes

Part 3:

Who owes the debt? Check one.

Debtor 1 and Debtor 2 only

community debt
Is the claim subject to offest?

At least one of the debtors and another

Check if this claim relates to a

WI

53203

List Others to Be Notified for a Debt That You Already Listed

Type of NONPRIORITY unsecured claim:

that you did not report as priority claims

Other. Specify ____Utility Bills/Cellular Service

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

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Debtor 1 Vanessa Joyce Document Page 37 of 68 Case Number (if known)

First Name Middle Name Last No.

Add the Amounts for Each Type of Unsecured Claim

Add the amounts for each type of unsecured claim.

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$12,830.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other . Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$12,830.00
			Total claim
Total claims	6f. Student loans	6f.	Total claim \$0.00
Total claims from Part 2	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims6h. Debts to pension or profit-sharing plans, and other	6g.	\$

		Caco 19	12116 Doc 1 [ilod 05/04/19	Entor	ed 05/04/18 1	L1:38:38	Desc Main	
Fil	ll in this in	formation to identi				8 of 68			
De	ebtor 1	Vanessa	Joyce	Washington					
De	ebtor 2	First Name	Middle Name	Last Name					
	pouse, if filing)	First Name	Middle Name	Last Name					
Uı	nited States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of _					_	
	ase Number f known)			(State)				Check if this i amended filin	
Offi	icial F	orm 106G							
Sch	nedule	G: Executo	ry Contracts and	Unexpired Lea	ses				12/15
nforn	nation. If n	nore space is need	ossible. If two married people led, copy the additional page,	fill it out, number the er	h are equally ntries, and a	y responsible for sup attach it to this page.	plying correct On the top of a	iny	
		-	and case number (if known). ontracts or unexpired leases?						
1. [_	-	bmit this form to the court with		ou have noth	ning else to report on t	this form.		
	_		ation below even if the contrac						
						, , ,	,		
			r company with whom you ha ell phone). See the instruction						
	nexpired le		en priorie). See the instruction	is for this form in the insti	TUCTION DOOK	let for more examples	or executory co	ontracts and	
	Person or	company with who	om you have the contract or I	ease		State what the c	ontract or lease	e is for	
2.1									
	Name				-				
	Number	Street			_				
	City		State Zip	Code	_				
2.2									
	Name				-				
	Number	Street			_				
	City		State Zip	Code	-				
2.3									
	Name				-				
	Number	Street			_				
	07		0.1.7		_				
	City		State Zip	Code					
2.4					_				
	Name								
	Number	Street			_				
	City		State Zip	Code	-				
2.5									
	Name				-				
	Number	Street			_				

State Zip Code

City

Official Form 106G

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Fill in this in	Fill in this information to identify your case:				
Debtor 1	Vanessa	Joyce	Washington		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of _			
Case Number	г		(State)		
(If known)					

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Pages, wr	te your name and case numbe	r (if known). Answer every	question.	
1. D	o you have any coo	ebtors? (If you are filing a joint	case, do not list either spous	se as a codebtor.)	
	No.				
	Yes				
	=	s, have you lived in a commur aho, Lousiiana, Nevada, New M			roperty states and territories include Visconsin.)
	No. Go to line 3.				
	Yes. Did your sp	ouse, former spouse, or legal ed	uivalent live with you at the	time?	
	_	n community state or territory die	d you live?	Fill in the n	ame and current address of that person.
	Name of your spo	use, former spouse or legal equivalent			
	Number St	reet			
	City		State	Zip Code	
3 In	-	f vour codebtors. Do not inclu		•	is filing with you. List the person
		Form 106D), Schedule E/F (Off edule G to fill out Column 2. debtor	icial Form 106E/F), or Sche	dule G (Official Fo	Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1					Schedule D, line
	Name			_	Schedule E/F, line
	Number Stre	et			Schedule G, line
	City	S	tate Z	Zip Code	
3.2				_	Schedule D, line
	Name			_	Schedule E/F, line
	Number Stre	et		_	Schedule G, line
	City	S	tate Z	Zip Code	_
3.3				_	Schedule D, line
	Name			_	Schedule E/F, line
	Number Stre	et			Schedule G, line
	City	S	tate Z	Zip Code	

Official Form 106H Record # 752700 Schedule H: Your Codebtors Page 1 of 1

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				01 00
Fill in this in	formation to identif	fy your case:		
Debtor 1	Vanessa	Joyce	Washington	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
	Bankruptcy Court for the	he : <u>NORTHERN DISTRICT C</u>	F ILLINOIS	Check if this is:
(If known)			_	An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following date
fficial F	orm 106I			
inolal i	<u> </u>			MM / DD / YYYY

Schedule I: Your Income

12/15

MM / DD / YYYY

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	ort 1: Describe Employment					
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing s	pouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	1	Employed Not employed	
	Include part-time, seasonal, or self-employed work.	Occupation	Flight Attendant			
	Occupation may Include student or homemaker, if it applies.	Employers name	Southwest Airline	es		
		Employers address	PO Box 6311			
			Dallas, TX 75235		,	
		How long employed there?	Since 1/1/2002			
Pa	irt 2: Give Details About Monthl	ly Income				
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	ine the information for a		. , ,	
				For Debtor 1	For Debtor 2 or non-filing spouse	
2.	List monthly gross wages, salar deductions). If not paid monthly, c	y and commissions (before all pa calculate what the monthly wage w	-	\$4,834.64	\$0.00	
3.	Estimate and list monthly overting	me pay.		\$0.00	\$0.00	
4.	Calculate gross income. Add line	e 2 + line 3.		\$4,834.64	\$0.00	

Record # 752700 Official Form 106I Schedule I: Your Income Page 1 of 2 Case 18-13116 Doc 1 Filed 05/04/18 Entered 05/04/18 11:38:38 Desc Main Document Page 41 of 68

Debtor 1

 Vanessa
 Joyce
 Washington

 First Name
 Middle Name
 Last Name

Case Number (if known)

				For Debtor 1		Debtor 2 or a-filing spouse		
	Copy	y line 4 here	4.	\$4,834.64		\$0.00		
5. L	ist all	payroll deductions:	-	_				
	5a. T	ax, Medicare, and Social Security deductions	5a.	\$1,088.00		\$0.00		
	5b. N	landatory contributions for retirement plans	5b.	\$0.00		\$0.00		
	5c. V	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00		
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. lı	nsurance	5e.	\$69.74		\$0.00		
	5f. C	Oomestic support obligations	5f.	\$0.00		\$0.00		
	5g. L	Inion dues	5g.	\$48.00		\$0.00		
	5h. C	Other deductions. Specify:Life Insurance(D1), Uniforms(D1), Catastrophic	5h.	\$31.32		\$0.00		
6. A d	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$1,237.06		\$0.00		
7. C a	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$3,597.58		\$0.00		
8. Li	st all	other income regularly received:	_					
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash	_					
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h.	\$0.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00		\$0.00		
10.		ulate monthly income. Add line 7 + line 9.	10.	\$3,597.58 +		\$0.00	<u>-</u> [\$3,597.58
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	_					
11.	State	e all other regular contributions to the expenses that you list in Schedule	∍ J .					
	Inclu	de contributions from an unmarried partner, members of your household, yo	our depender	nts, your roommates, an	d			
	othe	friends or relatives.						
	Do n	ot include any amounts already included in lines 2-10 or amounts that are n	ot available	to pay expenses listed in	Sched	ule J.		
	Spec	ify:		 			11	\$0.00
12.	Add	the amount in the last column of line 10 to the amount in line 11. The res	sult is the cor	nbined monthly income.			г	
	Write	that amount on the Summary of Schedules and Statistical Summary of Ce	ertain Liabiliti	es and Related Data, if i	t applies	;	12.	\$3,597.58
13.	Do y	ou expect an increase or decrease within the year after you file this form	1?				_	
	x	No.						
		res. Explain:						

Fill in this ir	nformation to identify	your case:				
Debtor 1	Vanessa	Joyce	Washington	Check if this is:	:	
	First Name	Middle Name	Last Name	An ameno	•	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	- ::	nent showing post s of the following o	t-petition chapter 13 date:
United States	s Bankruptcy Court for the	:NORTHERN DISTRICT C	F ILLINOIS			
Case Numbe	r			MM / DD /	/ YYYY	
Official F	'a waa 100 l			A separate	e filing for Debtor	2 because Debtor 2
	<u>form 106J</u>			— maintains	a separate house	ehold.
	le J: Your Ex	_				12/15
·=				e equally responsible for supply es, write your name and case nu	-	
Part 1:	Describe Your Househo	ld				
	Go to line 2. Does Debtor 2 live in a	a separate household? ust file a separate Schedul	e J.			
	have dependents?	No X Yes Fill out	this information for	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Debtor 2		100.1 111 001	dent	None	0	X No
Do not s	state the dependents'					Yes
namos.						X No Yes
						X No
						Yes
						X No
						Yes
						X No
						Yes
expense	expenses include es of people other thar f and your dependents	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				
Part 2:	Estimate Your Ongoing	Monthly Expenses				
_				as a supplement in a Chapter 13 heck the box at the top of the fo		
the applicable		rupicy is med. If this is a	supplemental schedule 3, c	neck the box at the top of the lo	in and min	
	-	=	nce if you know the value Income (Official Form 106l.)		,	Your expenses
	tal or nome ownersnip t for the ground or lot.	expenses for your resid	ence. Include first mortgage p	payments and	4.	\$1,525.00
_	cluded in line 4:					
4a. Re	eal estate taxes				4a.	\$0.00
4b. Pr	operty, homeowner's, o	or renter's insurance			4b.	\$0.00
4c. Ho	ome maintenance, repa	air, and upkeep expenses			4c.	\$100.00
4d. Ho	omeowner's association	n or condominium dues			4d.	\$0.00

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Vanessa First Name

Debtor 1

Document Washington

Last Name

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Joyce

Middle Name

Case Number (if known) _

			Your expenses	
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6.	Utilities:			
0.	6a. Electricity, heat, natural gas	6a.		\$275.00
	6b. Water, sewer, garbage collection	6b.		\$0.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$285.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$300.00
8.	Childcare and children's education costs	8.		\$0.00
9.	Clothing, laundry, and dry cleaning	9.		\$180.00
10.	Personal care products and services	10.		\$75.00
11.	Medical and dental expenses	11.		\$50.00
12.	Transportation. Include gas, maintenance, bus or train fare.	12.		\$150.00
	Do not include car payments.			
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.00
14.	Charitable contributions and religious donations	14.		\$25.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$90.00
	15b. Health insurance	15b.		\$0.00
	15c. Vehicle insurance	15c.		\$150.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$350.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

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Vanessa Joyce Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$5.00 Postage/Bank Fees (\$5.00), 21. 21. Other. Specify: \$3,560.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$3,597.58 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$3,560.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$37.58 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 752700 Schedule J: Your Expenses Page 3 of 3

Fill in this information to identify your case:					
Debtor 1	Vanessa	Joyce	Washington		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the	he: <u>NORTHERN</u> District of	ILLINOIS (State)		
Case Number (If known)	•				

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an	attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury I declare that I have read the	ne summary and schedules filed with this declaration and that they are true and
correct.	o cultimary and conceance may that the accumulation and that they are the and
★ /s/ Vanessa Joyce Washington	x
Signature of Debtor 1	Signature of Debtor 2
Date 05/04/2018	Date
MM / DD / YYYY	MM / DD / YYYY

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			ocament rade 40
Fill in this in	formation to identi	fy your case:	
	\/	la	10/
Debtor 1	Vanessa	Joyce	Washington
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	he: NORTHERN District of	ILLINOIS
			(State)
Case Number	r		(5.2.5)
(If known)			_
(

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

nere You Lived Before		
ner than where you live no		
ner than where you live no		
rs. Do not include where y		
Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
FROM 05/2015 To 11/2016	Same as Debtor 1	Same as Debtor 1
FROM 08/2016 To 08/2016	Same as Debtor 1	Same as Debtor 1
ornia, Idaho, Louisiana, N	levada, New Mexico, Puerto Rico, Texas,	•
	Dates Debtor 1 lived there FROM 05/2015 To 11/2016 FROM 08/2016 To 08/2016 To 08/2016	Same as Debtor 1

Case 18-13116 Doc 1 Filed 05/04/18 Entered 05/04/18 11:38:38 Desc Main Document Page 47 of 68 Debtor 1 Vanessa Joyce Washington Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, 11,661 Wages, commissions, From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$57,728 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2017) Operating a business Operating a business Wages, commissions, \$49,964 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Page 48 of 68 Document Vanessa Joyce Washington Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment Include creditor's name Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No. Yes. Fill in the details. Status of the case Nature of the case Court or agency

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Vanessa Joyce Washington Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. Describe the property Date Value of the property Chase Auto (See Sch F) 2015 Kia Optima EZ \$16,000 February 13, 2018 **Explain** what happened Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. ☐ Yes. **List Certain Gifts and Contributions** 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No. Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? No Yes. Fill in the details for each gift. **List Certain Losses** Part 6: 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No. Yes. Fill in the details for each gift. **List Certain Payments or Transfers** Part 7: 16 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ☐ No. Yes. Fill in the details

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Case Number (if known)

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Washington

First Name Middle Name Last Name **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. \$1,200.00 55 E. Monroe Street #3400 Chicago,IL 60603 **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services 2017 \$25.00 Hananwill Credit Counseling 115 N. Cross St Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) \prod Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved. closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it?

Vanessa

Joyce

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Vanessa Joyce Washington Case Number (if known) Debtor 1 First Name Middle Name Last Name 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else has or had access to it? Describe the contents have it? Identify Property You Hold or Control for Someone Else Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No. Yes. Fill in the details. Where is the property? Describe the property Value **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No Yes. Fill in the details. Court or agency Nature of the case Status of the case Give Details About Your Business or Connections to Any Business Part 11: 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business.

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Washington Debtor 1 Vanessa Joyce Case Number (if known) First Name Middle Name Last Name Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No. Yes. Fill in the details. Date issued Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ✗ /s/ Vanessa Joyce Washington Signature of Debtor 2 Signature of Debtor 1 Date _05/04/2018 MM / DD / YYYY MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? Yes. Name of person _ _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Fill in this	Caco 19 1 information to identify		ilod 05/04/19	tered 05/04/18 11:38:3 3 of 68	8 Desc Main	
Debtor 1	Vanessa	Joyce	Washington			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing	g) First Name	Middle Name	Last Name			
		NODTHERN BUILD OF	LINOIO			
United Stat	tes Bankruptcy Court for the	e : <u>NORTHERN</u> District of <u>I</u>	(State)		Check if this is an	
Case Num (If known)	ber				amended filing	
Official	Form 100					
	Form 108	ian far Individual	a Eilina Undar Ch			40/45
			s Filing Under Ch	<u>apter <i>1</i> </u>		12/15
=	individual filing under lave claims secured by	chapter 7, you must fill out to vour property, or	iis form it:			
	_	ty and the lease has not expi	red.			
You must file	this form with the cou	ırt within 30 days after you fi	e your bankruptcy petition or	by the date set for the meeting of cre	editors,	
whichever is	earlier, unless the cou	rt extends the time for cause	. You must also send copies t	to the creditors and lessors you list.		
If two married	d people are filing toge	ether in a joint case, both are	equally responsible for supply	ying correct information.		
	must sign and date th					
-	-	-	ed, attach a separate sheet to	this form. On the top of any addition	al pages,	
write your na	ime and case number (I	if known).				
Part 1:	List Your Creditors WI	ho Have Secured Claims				
1	reditors that you listed on below.	I in Part 1 of Schedule D: Cre	ditors Who Have Claims Secu	red by Property (Official Form 106D), fill in the	
Identify th	ne creditor and the pro	perty that is collateral	What do you intend secures a debt?	to do with the property that	Did you claim the property as exempt on Schedule C?	
Creditor	r's		☐ Surrender t	the property	☐ No	
name:			Retain the	property and redeem it	☐ Yes	
Descrip	tion of		☐ Retain the	property and enter into a	-	
DCSCID	tion or					
1	1			on Agreement.		
property			Reaffirmati	=	_	
1			Reaffirmati	on Agreement. property and [explain]:	_ 	
property	g debt:		Reaffirmati	property and [explain]:	 No	_
property securing	g debt:		Reaffirmation Retain the Surrender t	property and [explain]:	_	
property securing Creditor name:	g debt:		Reaffirmation Retain the Surrender to Retain the	property and [explain]:the property	 No Yes	
creditor name:	g debt: r's tion of		Reaffirmation Retain the Surrender to Retain the Retain the Retain the	property and [explain]:the property property and redeem it	_	
property securing Creditor name:	g debt: r's tion of		Reaffirmation Retain the Surrender to Retain the Retain the Reaffirmation	the property and redeem it property and enter into a	_	
Creditor name: Descrip property	g debt: r's tion of		Reaffirmation Retain the Surrender to Retain the Retain the Reaffirmation	the property and redeem it property and enter into a con Agreement.	_	
Creditor name: Descrip property	g debt: r's tion of / g debt:		Reaffirmation Retain the Surrender to Retain the Reaffirmation Retain the Reaffirmation Retain the Retain the Reaffirmation	the property property and redeem it property and enter into a fon Agreement. property and [explain]:	Yes	
Creditor name: Descrip property securing	g debt: r's tion of / g debt:		Reaffirmation Retain the Surrender to Retain the Reaffirmation Retain the Reaffirmation Surrender to Retain the Reaffirmation	the property and [explain]: the property property and redeem it property and enter into a on Agreement. property and [explain]:	Yes No	
Creditor name: Descrip property securing Creditor name:	g debt: display tion of the debt: display tion of the debt: display tion of the debt tio		Reaffirmation Retain the Surrender to Retain the Retain the Reaffirmation Retain the	the property and [explain]:the property and redeem it property and enter into a con Agreement. property and [explain]:the property and redeem it	Yes	
Creditor name: Descript property securing Creditor name: Descript Descript property securing	g debt: d's tion of d'g debt: d's tion of		Reaffirmation Retain the Surrender to Retain the Reaffirmation Retain the Reaffirmation Retain the	the property and redeem it property and enter into a con Agreement. property and [explain]: the property and redeem it property and redeem it property and redeem it property and redeem it property and enter into a	Yes No	
Creditor name: Descrip property securing Creditor name: Descrip property securing	g debt: d's tion of d'g debt: d's tion of		Reaffirmation Retain the Surrender to Retain the Reaffirmation Retain the Retain the Reaffirmation Retain the Retain the Retain the Reaffirmation Retain the Reaffirmation	the property property and redeem it property and enter into a on Agreement. property and [explain]: the property property and redeem it property and redeem it property and enter into a on Agreement.	Yes No	
Creditor name: Descript property securing Creditor name: Descript Descript property securing	g debt: d's tion of d'g debt: d's tion of		Reaffirmation Retain the Surrender to Retain the Reaffirmation Retain the Retain the Reaffirmation Retain the Retain the Retain the Reaffirmation Retain the Reaffirmation	the property and redeem it property and enter into a con Agreement. property and [explain]: the property and redeem it property and redeem it property and redeem it property and redeem it property and enter into a	Yes No	
Creditor name: Descript property securing Creditor name: Descript property securing	g debt: d's tion of g debt: d's tion of g debt:		Reaffirmation Retain the Surrender to Retain the Reaffirmation Retain the Reaffirmation Retain the Retain the Reaffirmation Retain the Reaffirmation Retain the Reaffirmation Retain the Reaffirmation	the property and redeem it property and enter into a con Agreement. property and redeem it property and [explain]: the property and redeem it property and redeem it property and enter into a con Agreement. property and [explain]:	YesNoYes	
Creditor name: Descrip property securing Creditor name: Descrip property securing	g debt: d's tion of g debt: d's tion of g debt:		Reaffirmation Retain the Surrender to Retain the Reaffirmation Retain the Retain the Reaffirmation Retain the Resemble Retain the Reaffirmation	the property property and redeem it property and enter into a on Agreement. property and [explain]: the property property and redeem it property and redeem it property and enter into a on Agreement. property and [explain]:	YesNoYesNo	
Creditor name: Descript property securing Creditor name: Descript property securing Creditor name: Descript property securing	g debt: d's tion of d'g debt: d's tion of d'g debt: d's		Reaffirmation Retain the Surrender to Retain the Reaffirmation Retain the Retain the Reaffirmation Retain the Retain the Retain the Reaffirmation Retain the Reta	the property and redeem it property and enter into a con Agreement. property and redeem it property and [explain]: the property and redeem it property and redeem it property and enter into a con Agreement. property and [explain]:	YesNoYes	

property

Official Form 108

securing debt:

Record # 752700

Reaffirmation Agreement.

Retain the property and [explain]: _

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Vanessa Case 18-13116

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For any unexpired personal property lease that you listed in Schedule G: Executor, fill in the information below. Do not list real estate leases. Unexpired leases are lea ended. You may assume an unexpired personal property lease if the trustee does not be a support of the support of the trustee does not be a support of the trustee does not be a support of the support of the support of the trustee does not be a support of the support o	ses that are still in effect; the lease period has not yet
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	□ No
Description of leased property:	☐ Yes
Lessor's name:	□ No
Description of leased property:	☐ Yes
Lessor's name:	□ No
Description of leased property:	Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□No
Description of leased property:	☐Yes
Lessor's name:	□ No
Description of leased property:	Yes
Part 3: Sign Below	
Inder penalty of perjury, I declare that I have indicated my intention about any propersonal property that is subject to an unexpired lease.	erty of my estate that secures a debt and any
X	btor 2
Date	

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court

	NORTHERN DIS	TRICT OF ILLINOIS	SEASTERN DIVISION)N	
In 1	re				
Vai	nessa Joyce Washington / Debtor		Case No:		
			Chapter:	Chapter 7	
	DISCLOSURE OF CO	OMPENSATION OF A	ATTORNEY FOR DEE	STOR	
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2010 appensation paid to me within one year before the filing of dered or to be rendered on behalf of the debtor(s) in cont	f the petition in bankruj	otcy, or agreed to be paid	l to me, for services	that
	For legal services, I have agreed to accept	\$1,000.00			
	Prior to the filing of this statement I have received	\$1,200.00			
	Balance Due	\$0.00			
	Post Case-Filing Work Pre-Paid:	\$200.00			
2.	The source of the compensation paid to me was:				
	Debtor(s) Other: (specify)				
3.	The source of compensation to be paid to me is:				
	Debtor(s) Other: (specify)				
4.	I have not agreed to share the above-disclosed cor of my law firm.	mpensation with any oth	ner person unless they ar	e members and associat	es
	I have agreed to share the above-disclosed competed of my law firm. A copy of the agreement, together attached.	-	-		es
5.	In return for the above-disclosed fee, I have agreed to r case, including:	render legal service for a	all aspects of the bankrup	otcy	
	 Analysis of the debtor's financial situation, and re bankruptcy; 	endering advice to the d	ebtor in determining who	ether to file a petition in	
	b. Preparation and filing of any petition, schedules, s	statements of affairs and	l plan which may be requ	nired;	
6.	By agreement with the debtor(s), the above-disclosed for Fee does NOT include any work done post-filing.	ee does not include the	following service:		
	I certify that the foregoing is a complet payment to me for representation of the de		_)r	

Date: 05/04/2018 /s/ Tarek Muhammad Khalil Date $Signature\ of\ Attorney$ Geraci Law L.L.C. Name of law firm

Page 1 of 1 Record # 752700

Case 18-13116 **Garagi Lavell by Oalling ois Entire 18-13116** Headquarters: 55 E. Monroe Street, #3400 Chigge In 1866 3 866 25 056 of Bent Corner www.infotApes.com 1/2018 Consultation Attorney: TAR Record #: 752-700

Date: 5/4/2018 Consultation Attorney: TAR

Retainer Agreement Chapter 7 - Prefiling - Agreement to pay for pre-filing services

Retainer Agreement enapter / Troining / Agreement to pay tel pro iming out the
I retain Geraci Law L.L.C. to represent me in a Chapter 7 Bankruptcy proceeding from now until discharge. For services before filing my bankruptcy petition in court, I agree to pay a Pre-filing services Flat Fee of \$ _1,000.00 at \$ {} today,
\$ {} per {} starting {} and \${} by debit only. I will obtain from
1 within 60 days of today. Popleruntary is time constitute. After filing in court, any halance on the
{} within 60 days of today. Bankruptcy is time-sensitive. After filing in court, any balance on the
pre-filing fee is discharged. We will start preparing your documents as soon as you sign this contract. Work before signing is no charge.
The flat fee for work before filing pays for all work necessary to file this bankruptcy petition in court. Excluded: appearance in
non-bankruptcy court or proceeding; taking calls from your creditors or collectors. Advantage of "flat fee", rather than hourly: you know in
advance your entire cost unless additional work is required and it usually is cheaper, but you may choose to pay for our services billed at
hourly rates of \$75 -\$450/hour, and pay in advance a security retainer, which may cost you more, or less than a flat fee. Advance Payment
Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a client
trust account. We will refund unearned fees. You may enter into a security retainer agreement with another law firm: we will not because we
have found flat fees avoid surprises and a bill you did not expect. Payments before filing are applied first to fees, then to costs. After filing,
payments reimburse costs first, then fees. We may advance costs after filing.
Prepayment for services after filing: If you decide to pay, before filing in court, any amount in excess of the pre-filing Flat Fee, that will be applied to
the Flat Fee for post-filing services first, and then to costs. All fees become our property on payment and will be deposited into our operating account.
Excluded from Flat Fee: If you pre-pay for post filing services, the following are not included in the Estimated Flat Fee after filing, and will be charged
at \$75-450 per hour: missed section 341 meetings; amendments to schedules; any motions including to reopen, avoid judgment liens, dismiss, for
enlargement of time; contested matters such as objections to exemptions; attending rule 2004 examinations; reviewing documents that we did not
specifically request from you; appearance in adversary proceedings or other courts will be billed at hourly rates.
After we file your Chapter 7 bankruptcy in Court, we estimate your Flat Fee for all services after filing with the Clerk, until case
closing to be \$1,500.00_ plus \$335 Court cost reimbursement if applicable total: \$1,835.00 The same services listed in the paragrah
above are not included in the Flat Fee for services after filing.
Payment by you for any post-filing services is entirely voluntary: Even if you refuse or are unable to pay us for post-filing services, we will
perform all flat fee services through discharge. We will not withdraw for non-payment of flat fee services such as appearing at the first meeting of creditors
and reaffirmations. For services that are not included in the Estimated Flat Fee after filing, we will represent you unless we ask the Court for leave to
withdraw as your attorney or unless local rules do not require us to represent you, such as in an adversary proceeding. A separate agreement may be
required in order to create any obligation to pay us for services and costs after filing, or for Additional Fees. The Bankruptcy Code allows you to pay us
voluntarily after filing, but we prefer a written agreement so there are no misunderstandings.
Pre-filing Termination. Pre-filing, if you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my
petition according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown above.
We will only refund fees not earned. Wisconsin: We will submit any unresolved dispute about the fee to binding arbitration within 30 days of receiving
written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection, State Bar of Wisconsin, P.O. Box 7158, Madison,
WI 53707 if the we fail to provide a refund of unearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding
arbitration, you must provide written notice of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the
dispute to the satisfaction of you within 30 days after notice of the dispute from the client, we shall submit the dispute to binding arbitration.
Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that
more than one attorney or staff will work on your file there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change in
circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount of
property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Discharge:
Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: student
loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debts
after filing including HOA dues; other debts listed in your info folder as usually not discharged. No discharge if you don't take the 2nd educational
course. I will not transfer or acquire any property or incur any credit or debt before filing, and I must make full disclosure of all income, expenses, debts
and assets on my bankruptcy petition as of the date I sign it. I AGREE TO READ EVERY PAGE AND EVERY LINE OF MY PETITION BEFORE I SIGN IT
AND TO MAKE SURE THAT IT IS COMPLETE AND CORRECT.
$e = \frac{1}{2} $
Date: 5,4,2018 x / Ansor 4 / x
Vanessa Washington (Debtor) (Joint Debtor)
XAttorney for the Debtor(s), Representing Geraci Law L.L.C. rev 180501

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Vanessa Joyce Washington / Debtor Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 05/04/2018 /s/ Vanessa Joyce Washington

Vanessa Joyce Washington

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Document Page 58 of 68 In re Vanessa Joyce Washington / Debtor

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Vanessa Joyce Washington /

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 05/04/2018	/s/ Vanessa Joyce Washington
	Vanessa Joyce Washington
Dated: 05/04/2018	/s/ Tarek Muhammad Khalil

Attorney: Tarek Muhammad Khalil

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Washington

Document

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Case Number (if known) _

	First Name	Middle Name Last Na	ame		
Par	t 6: Answer These Question	ns for Reporting Purposes			
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17.			
		16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17.			
		_	ou owe that are not consumer debts or business	debts.	
17.	Are you filing under Chapter 7?	☐ No. I am not filing unde	r Chapter 7. Go to line 18.		
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under Ch administrative expe ■No. □Yes.	napter 7. Do you estimate that after any exempt enses are paid that funds will be available to distr	property is excluded and ribute to unsecured creditors?	
18.	How many creditors do you estimate that you owe?	☐ 1-49 Ⅲ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000	
19.	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion	
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion	
Par	Sign Below				
For	you	correct. If I have chosen to file under C	and I declare under penalty of perjury that the inf chapter 7, I am aware that I may proceed, if eligib I understand the relief available under each cha	ole, under Chapter 7, 11,12, or 13	
If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).			not an attorney to help me fill out 2(b).		
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.			pecified in this petition.		
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.			
		Signature of Debtor 2			
and the second of		Executed on 5 / MM / D	4 /2018 Exec	uted on	

Vanessa

Debtor 1

Joyce

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Fill in this in	formation to identif	y your case:	
Debtor 1	Vanessa	Joyce	Washington
	First Name	Middle Name	Last Name
Debtor 2	\		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	ne : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below		
Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankrupt	cy forms?
No		
Yes. Name of Person		Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary correct.	and schedules filed with t	his declaration and that they are true and
*Vanessand	×	
Signature of Debtor 1	Signature of Debtor 2	
Date///2018	DateMM / DD / YY	YY

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Debtor 1	Vanessa	Joyce	Washington	Case Number (if known)	
	First Name	Middle Name	Last Name		
	nin 2 years before y itutions, creditors,		you give a financial statement to	anyone about your business? Include all financial	0.700000000000000000000000000000000000
	No.				
	Yes. Fill in the detail	ls.			
	_	Date is:	sued		
Part 12	Sign Below				
answ in co	ers are true and co	rrect. I understand that mak kruptcy case can result in fi	ial Affairs and any attachments, ing a false statement, concealing ines up to \$250,000, or imprison Signature of DateMM_/	ebtor 2	
Did y	ou attach additiona	l pages to Your Statement o	of Financial Affairs for Individual	s Filing for Bankruptcy (Official Form 107)?	
■ N	o				
ΠY	es				
Did y	ou pay or agree to p	pay someone who is not an	attorney to help you fill out banl	ruptcy forms?	
■ N	0				
Y	es. Name of perso	n		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 18-13116

Doc 1

Debtor 1

Vanessa

Joyce

√**D**@6₩ment

Page 63:20f NG Ber (if known)

First Name

Middle Name

Last Name

Part 2: List Your Unexpired Personal Property Leases	
For any unexpired personal property lease that you listed in Schedule G: Executory Con	racts and Unexpired Leases (Official Form 106G),
fill in the information below. Do not list real estate leases. Unexpired leases are leases the	at are still in effect; the lease period has not yet
ended. You may assume an unexpired personal property lease if the trustee does not ass	ume it. 11 U.S.C. § 365(p)(2).
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	☐ No
	☐ Yes
Description of leased property:	
Lessor's name:	□ No
Description of leased property:	☐ Yes
Lessor's name:	□No
Description of leased property:	Yes
Lessor's name:	· □No
Description of leased property:	□Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□No
Description of leased property:	Yes
Lessor's name:	□ No
Description of leased property:	Yes
Part 3: Sign Below	
Jnder penalty of perjury, I declare that I have indicated my intention about any property o	my estate that secures a debt and any
personal property that is subject to an unexpired lease.	
×Vassagy x_	
Signature of Debtor 2 Date Date MM / DD / YYYY Date MM / DD / YYYY	
IVIIVI / DD / 11	• •

Official Form 108

Record # 752700

Statement of Intention for Individuals Filing Under Chapter 7

Case 18-13116 Doc 1 Filed 05/04/18 Entered 05/04/18 11:38:38 Desc Main DISCLAIMER Descriptions have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
 Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community
- property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
 a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAYE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

filed in Court AND WE HAVE TO READ, O	HECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!	
Dated: <u>5 / /</u> /2018	Vaissall VI_	X Date & Sign
an west a	Vanessa Joyce Washington	_

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Vanessa Joyce Washington / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Vanessa Joyce Washington

X Date & Sign

* Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Debtor 1	Vanessa	Joyce	Washington	Case I	Number (if kno	wn) _			
	First Name	Middle Name	Last Name	· Oálui	in will district the second		Calim	Kirin (B. 1991) ya Usan Miliana da 19	
				Debto	nn A or 1		Colun Debto non-fi		
3. Unemployment compensation					\$0.00			\$0.00	
Do no unde	ot enter the amount i r the Social Security	f you contend that the amount Act. Instead, list it here:	received was a benefit						
For	you								
For	your spouse								
	sion or retirement in efit under the Social	ncome. Do not include any am Security Act.	ount received that was a		\$0.00			\$0.00	
Dor as a	not include any benef victim of a war crime	e, a crime against humanity, o	Security Act or payments received r international or domestic						
	•	•	e page and put the total on line 10c.		\$0.00		\$	0.00	
				\$	0.00		-	\$0.00	
		separate pages, if any.			\$0.00			\$0.00	
		rent monthly income. Add lin		-	\$4,424.70	+		\$0.00 =	\$4,424.70
colu	mn. Then add the to	tal for Column A to the total fo	r Column B.	š			\$ cococcos osoco		
Part 2	Determine Wh	ether the Means Test Applies	to You						
8	•	monthly income for the year.	•					gennenana	***************************************
12a.	Copy your total cu	rrent monthly income from line	ə 11	Сору	/ line 11 here	3		12a.	\$4,424.70
	Multiply by 12 (the	number of months in a year).						ş	x 12
12b.	The result is your	annual income for this part of	the form.					12b.	\$53,096.40
13. Cal o	culate the median fa	mily income that applies to y	ou. Follow these steps:						
Filli	n the state in which y	you live.	IL						
Filli	n the number of peo	ple in your household.	1						
Fill i	n the median family	income for your state and size	of household					13.	\$52,410.00
Tof	ind a list of applicabl	e median income amounts, go	o online using the link specified in the sep e at the bankruptcy clerk's office.					<u> </u>	, , , , , , , , , , , , , , , , , , , ,
14. Hov	v do the lines compa	are?							
14a.	Line 12b is less Go to Part 3.	than or equal to line 13. On th	e top of page 1, check box 1, There is n	o presumption	of abuse.				
14b.		e than line 13. On the top of pa I fill out Form 122A-2.	age 1, check box 2, The presumption of	abuse is deter	mined by Fo	rm 12	22A-2.		
Part 3	Sign Below								
	By signing here, I	declare under penalty of perju	ry that the information on this statement	and in any att	achments is t	rue a	ind corr	ect.	"
	1/4								
34.00 com reserve ac see	Was Val	nessa Joyce Washingto	on						
	Detail	1 4 10040	The state of the s						
	Date:: <u>5</u>	_/_ /2018							
	·	e 14a, do NOT fill out or file Fo							
i	ir you checked line	e 14b, fill out Form 122A-2 and	a file it with this form.						

Case 18-13116 Doc 1 Filed 05/04/18 Entered 05/04/18 11:38:38 Desc Main Page 67 of 68 Document Washington Vanessa Joyce Case Number (if known) Debtor 1 Middle Name Last Name 41, 41a. Fill in the amount of your total nonpriority unsecured debt. If you filled out A Summary of Your Assets and Liabilities and Certain Statistical Information Schedules (Official Form 6), you may refer to line 5 on that form. x .25 Copy 41b. 25% of your total nonpriority unsecured debt. 11 U.S.C. § 707(b)(2)(A)(i)(I) here -> Multiply line 41a by 0.25 42. Determine whether the income you have left over after subtracting all allowed deductions is enough to pay 25% of your unsecured, nonpriority debt. Check the box that applies: Line 39d is less than line 41b. On the top of page 1 of this form, check box 1, There is no presumption of abuse. Go to Part 5. Line 39d is equal to or more than line 41b. On the top of page 1 of this form, check box 2, There is a presumption of abuse. You may fill out Part 4 if you claim special circumstances. Then go to Part 5. Part 4: **Give Details About Special Circumstances** 43. Do you have any special circumstances that justify additional expenses or adjustments of current monthly income for which there is no reasonable alternative? 11 U.S.C. § 707(b)(2)(B). No. Go to Part 5. Yes. Fill in the following information. All figures should reflect your average monthly expense or income adjustment for each item. You may include expenses you listed in line 25. You must give a detailed explanation of the special circumstances that make the expenses or income adjustments necessary and reasonable. You must also give your case trustee documentation of your actual expenses or income adjustments. Average monthly expense Give a detailed explanation of the special circumstances or income adjustment

Part 5:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

vanessa Joyce wasni

Date: Dated: 5 / 9 /20

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Form B 201A, Notice to Consumer Debtor(s)

In re Vanessa Joyce Washington / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 5 / / /2018

Vanessa Joyce Washington

X Date & Sign

Dated: 5 / 9 /2018

Attorney: Tarek Muhammad Khalil